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**IN THE UNITED STATES PATENT AND  
TRADEMARK OFFICE**

Art Unit 3628  
Examiner Poinvil, Frantzy

In Re: Srihari Kumar et al.  
Case: P3937  
Serial No.: 09/698,708  
Filed: 10/27/2000  
Subject: Interactive Activity Interface for Managing Personal Data and  
Performing Transactions Over a Data Packet Network

To the Commissioner for Patents  
P.O. Box 1450  
Alexandria VA 22313-1450

Dear Sir:

**Response B**

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PTO/SB/30 (09-03)

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**Request  
for  
Continued Examination (RCE)  
Transmittal**Address to:  
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Application Number	09/698,708
Filing Date	10/27/2000
First Named Inventor	Srihari Kumar
Art Unit	3628
Examiner Name	Frantzy Poinvil
Attorney Docket Number	P3937

This is a Request for Continued Examination (RCE) under 37 CFR 1.114 of the above-identified application. Request for Continued Examination (RCE) practice under 37 CFR 1.114 does not apply to any utility or plant application filed prior to June 8, 1995, or to any design application. See Instruction Sheet for RCEs (not to be submitted to the USPTO) on page 2.

1. **Submission required under 37 CFR 1.114** Note: If the RCE is proper, any previously filed unentered amendments and amendments enclosed with the RCE will be entered in the order in which they were filed unless applicant instructs otherwise. If applicant does not wish to have any previously filed unentered amendment(s) entered, applicant must request non-entry of such amendment(s).

a. ☐ Previously submitted. If a final Office action is outstanding, any amendments filed after the final Office action may be considered as a submission even if this box is not checked.

i. ☐ Consider the arguments in the Appeal Brief or Rely Brief previously filed on \_\_\_\_\_

ii. ☐ Other \_\_\_\_\_

b. ☒ Enclosed

i. ☒ Amendment/Reply

iii. ☐ Information Disclosure Statement (IDS)

ii. ☐ Affidavit(s)/ Declaration(s)

iv. ☐ Other \_\_\_\_\_

2. **Miscellaneous**

a. ☐ Suspension of action on the above-identified application is requested under 37 CFR 1.103(c) for a period of \_\_\_\_\_ months. (Period of suspension shall not exceed 3 months; Fee under 37 CFR 1.17(f) required)

b. ☐ Other \_\_\_\_\_

3. **Fees**

The RCE fee under 37 CFR 1.17(e) is required by 37 CFR 1.114 when the RCE is filed.

The Director is hereby authorized to charge the following fees, or credit any overpayments, to

a. ☒ Deposit Account No. 50-0534

i. ☐ RCE fee required under 37 CFR 1.17(a)

ii. ☐ Extension of time fee (37 CFR 1.136 and 1.17)


iii. ☒ Other authorization is given to charge additional fees or credit overpayments

b. ☒ Check in the amount of \$ 395.00 enclosed

c. ☐ Payment by credit card (Form PTO-2038 enclosed)

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**SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT REQUIRED**

Name (Print/Type)	Donald R. Boys	Registration No. (Attorney/Agent)	35,074
Signature		Date	02/11/2005

**CERTIFICATE OF MAILING OR TRANSMISSION**

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop RCE, Commissioner for Patents, P. O. Box 1450, Alexandria, VA 22313-1450 or facsimile transmitted to the U.S. Patent and Trademark Office on the date shown below.

Name (Print/Type)	Mark A. Boys
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Date	02/11/2005

This collection of information is required by 37 CFR 1.114. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Mail Stop RCE, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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**In the claims:**

All of the claims standing for examination are reproduced below.

1.(Previously presented) A software suite for enabling viewing and manipulation of multiple categories of aggregated data compiled from a plurality of data sources and accessible through a single interface operated on a data-packet-network, the data sources available for direct network-access through multiple access points available from within the interface comprising:

- a calendar module having at least one display interface for enabling viewing and manipulation of time and date-sensitive calendar data;

- a transaction module having at least one display interface for enabling viewing and manipulation of financially oriented account data;

- a portfolio tracking module having at least one display interface for enabling viewing and manipulation of investment oriented account data;

- a net-worth reporting module having at least one display interface for displaying a solution-oriented net-worth report compiled from the aggregated data;

- a bill-payment module having at least one display interface for enabling viewing and initiation of payment action regarding current billing data; and

- an account-alert module having at least one display interface for reporting time and event sensitive account alerts related to changes in account data due to occurring events or pre-configured time parameters;

wherein the modules are selectively cross-linked with each other enabling the modules to share reporting aspects of the aggregated data and for enabling the user navigation between the modules.

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2.(Original) The software suite of claim 1, wherein the data-packet-network is the Internet network.

3. (Original) The software suite of claim 2, wherein the plurality of data sources comprise service-access points maintained by service-hosting entities offering services accessible through the Internet.

4. (Original) The software suite of claim 3, wherein the single interface is of the form of an HTML Web page served from a user-access point and downloaded by the accessing user to a Web browser.

5. (Original) The software suite of claim 4, wherein a personal computer is operated as a user-access device for accessing the HTML Web page.

6. (Original)The software suite of claim 4, wherein a handheld computer is operated as a user access-device for accessing the HTML Web page.

7. (Original) The software suite of claim 4, wherein the computational functions of the modules are enabled by a database reporting software communicating with the various modules through application-program-interface implementation.

8. (Original) The software suite of claim 7, wherein the multiple-access points are URLs embedded within the at least one interface associated with each of the plurality of modules.

9. (Original) The software suite of claim 8, further comprising:

a communications module having at least one interface for reporting existence of new communications events;

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an account-bookmarks module having at least one interface for listing URLs of the plurality of data sources; and

a travel-planning module having at least one interface for enabling configuration and initiation of travel plans.

10.(Cancelled)

11. (Previously presented) A network-based control system for controlling display, manipulation, and transaction parameters of aggregated data compiled from a plurality of data sources, the control capability extended through a single interface operated on a data-packet-network comprising:

a portal server operating on the network for enabling user-access to the system through the single interface, the single interface having a plurality of control and report modules for controlling categorization, viewing, reporting and manipulation aspects of the aggregated data and the control and report modules are selectively cross-linked with each other for the purpose of sharing reporting aspects of the aggregated data and for enabling user navigation between the modules;

a mass data repository for storing the aggregated data;

a database reporting software for accepting input from the software interface through individual ones of the control and report modules and for performing calculations, manipulations, and ordering transactions based on the received input; and

a user-access device connected to the network for accessing the portal server and receiving the single interface.

12. (Original) The network-based control system of claim 11, wherein the network is the Internet network.

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13. (Original) The network-based control system of claim 12, further comprising multiple points of direct network-access to the plurality of data sources embedded into interfaces invoked by individual ones of the control and report modules.

14. (Original) The network-based control system of claim 13, wherein the aggregated data is personalized to an accessing user and limited to display in a personalized interface.

15. (Original) The network-based control system of claim 14, wherein the multiple points of direct network access comprise embedded URLs.

16. (Original) The network-based control system of claim 15, wherein the control and report modules available through the single interface are capable of initiating service of at least one additional interface associated with an invoked module, the additional interface providing a more detailed accounting of the categorized data associated with the invoked module.

17. (Cancelled)

18. (Previously presented) The network-based control system of claim 11 wherein the user-access device is a personal computer.

19. (Previously presented) The network-based control system of claim 11 wherein the user access-device is a handheld computer.

20. (Previously presented) A method for enabling single-point control over various display, reporting, computation, and transactional aspects of data

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aggregated on behalf of the user from a plurality of data sources operating on a data-packet-network comprising steps of:

(a) providing a network-interface vehicle having a plurality of control and report modules embedded therein, the interface serving as the single-point control apparatus;

(b) connecting the plurality of control and report modules to a database reporting software through application-program-interface implementation;

(c) providing additional display interfaces launch-able from individual ones of the plurality of control report modules, the display interfaces containing interactive links to utilities for configuring the aspects of data display and for ordering transactions through the modules;

(d) cross-linking selected modules with each other for enabling the modules to share reporting aspects of the aggregated data and for enabling the user navigation between the modules, and

(e) rendering the network-interface vehicle accessible to the user operating a remote data-access device connected to the network.

21.(Original) The method of claim 20, wherein the data-packet-network is the Internet network.

22. (Original) The method of claim 21 wherein in step (a), the network-interface vehicle is of the form of an HTML Web page served from a user-access point and downloaded by the accessing user to a Web browser.

23. (Original) The method of claim 22 wherein in step (d), the data-access device is a personal computer.

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24. (Original) The method of claim 22 wherein in step (d), the data-access device is a handheld computer.

25. (Original) The method of claim 22 wherein in step (b), the computational functions of the modules are enabled and performed by the database reporting software.

26. (Original) The method of claim 25 wherein in step (c), the additional display interfaces are linked to the individual control modules through hyper linking.

27. (Cancelled)

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**REMARKS**

The present response is to the Office Action mailed in the above-referenced case on December 20, 2004, made final. Claims 1-9, 11-16 and 18-26 are presented for examination. Claims 1-8 and 11-26 are rejected under 35 U.S.C. 102(e) as being anticipated by Northington et al. (US 6,128,602) hereinafter Northington. Claim 9 is rejected under 35 U.S.C. 103(a) as being unpatentable over Northington.

Applicant has carefully studied the prior art cited and applied by the Examiner, along with the rejections and statements of the instant Office Action. In response, applicant herein presents convincing argument to more particularly point out the patentable subject matter of applicant's invention.

The Examiner kindly responded to Applicant's previously presented arguments in a section of the Office Letter entitled; "Response to Arguments". Applicant argued that the art of Northington lacks the capability of cross-linking modules. Northbridge teaches the only flexibility of integrating data from modules occurs in the database.

The Examiner responds to the above argument stating that Northington teaches obtaining a plurality of different types of information from different sources (abstract, col. 2 lines 29-53) and enables a user to manipulate or retrieve this information at their computer terminal from a Web server.

Applicant specifically points out to the Examiner that the claim limitations being examined in the present application far exceed the capabilities taught in the

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art of Northington. As a broad statement for the record, it appears the examination in this case is following the old path of investing prior art status in inventions that accomplish the same or a similar purpose as the invention in examination, rather than following the principle that it is the actual limitations of the claim that must be found in the art. The Examiner in this case continues to use Northington which is an accounting system with capabilities of gathering external financial information and delivering reports to users over the Internet. The system of Northington might, in one instance, be used to accomplish the purpose of the claimed invention, but by a different system.

The problem with this approach in examination is that the rejections are not *prima facie*, in that they do not teach the actual physical limitations of the claimed apparatus and method. They only teach accomplishing a similar purpose. It is well-known that entirely different inventions can accomplish the same purpose.

Applicant argues that Northington fails to teach the modular structure of applicant's invention as claimed. In applicant's system the user has command of all of the information available in the system by accessing individual modules hosting different information. Applicant's system provides an individual portal in the form of a Web page making available individual data gathering modules and the information dynamically gathered by each module, wherein the modules are all viewable on the portal and the user may view the data in each module from the portal.

Northington, in contrast, as shown in Fig. 4 in response to a command received from web services element 104, existing systems 130, or financial systems 106 and or 112, navigator 404 applies its application logic to determine

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what steps are needed to complete the task called for by the command and sends appropriate commands to the data repository element 102 and or session manager 403. For example, if a user enters a request for information at remote terminal 110 or customer service terminal 120, the web services element 104 receives the command (as described in further detail below) and transmits it to navigator 404. Navigator 404 then contacts the database management system 301 of data repository element 102 to determine whether the information requested by the user is stored in database 302. If so, the database management system 301 provides the requested information to the web services element 104 for transmission to remote terminal 110 or customer service terminal 120. If the requested information is not stored in database 302, the database management system 301 sends a signal to navigator 404 that the requested information is not available in database 302. Using its custom application logic, navigator 404 may then determine which external systems must be contacted in order to obtain the requested information and may provide corresponding source access command signals to session manager 403. Navigator 404 may access several systems to a command task. Once it has determined which external systems must be contacted to obtain the requested information, navigator 404 provides corresponding command access signals to session manager 403, which initiates with financial systems 106 and or 112 or existing systems 130 via element 101 in accordance with the commands received from navigator 404. In a preferred embodiment, information sent by the external systems as a result of these sessions may be received by element 101 read and processed by processor 402 stored in data repository element 102, and transmitted to remote terminal 110 or customer service terminal 120 by web services element 104. In this manner, system 100 may provide authorized users with on-line access to information stored both in database element 102 and all external systems connected to network 105 (e.g., 106, 112, and 130) (Northington Col. 8 line 41 to col. 9 line 24).

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As clearly taught in the reproduced portions of Northington above, a user makes a request for information and a report is later sent to the user's computer via web services element 104. The user has no command of information modules as in Applicant's invention, as Northington fails to teach a modular structure. Northington fails to teach that the gathered information is held modularly, or viewable and available to the user in a modular fashion through on Web page portal as claimed. In the art of Northington there is one navigation module 404 which accesses all external sources. In applicant's invention many of the modules also have navigation capabilities.

Applicant argues that in the art of Northington a request is made for a report and a report is sent to the user in response. The user has no hands on control of available information as provided in the Web portal provided and claimed in applicant's invention.

Further, applicant argues, in the art of Northington all data is dumped into data repository element 102 before any reporting or data manipulation can be accomplished. Applicant argues that this teaches away from selectively cross-linking modules with each other enabling the modules to share reporting aspects of the aggregated data and for enabling the user navigation between the modules.

Applicant also argues that there is no static module or facility in the art of Northington that is cross-linked with other related modules such that active bill paying, online purchasing, and payment on loans is automatically incorporated into computations for net worth reporting. The ability of Northington to generate reports from a database does not read on the Net Worth module 215 as claimed in

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applicant's invention. Northington is capable of generating a report from a database in response to a request from a user, as is known in the art.

Applicant believes claims 1, 11 and 20, as argued are patentable over the art of Northington. Claims 2-9, 12-16, 18, 19 and 21-26 are patentable on their own merits, or at least as depended from a patentable claim.

As all of the claims presented are now patentable to applicant, it is respectfully requested that the claims be reconsidered, and that the case be passed quickly to issue. If any fees are due beyond fees paid with this amendment, authorization is made to deduct those fees from deposit account 50-0534. If any time extension is needed beyond any extension requested with this amendment, such extension is hereby requested.

Respectfully Submitted,  
Srihari Kumar et al.

by 

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First Named Inventor: Srihari Kumar et al.

Serial Number: 09/698,708

Filing Date: 10/27/2000

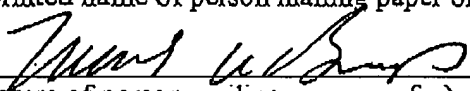
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